

Louisiana Property and Casualty
Insurance Commission
Louisiana Department of Insurance
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Louisiana Property and Casualty
Insurance Commission
Monthly Report
Online at www.ldi.state.la.us

Volume 4 - Issue 5 - May 2004

“Buckle Up: No Excuses!” Month

Governor Kathleen Blanco proclaimed May as “Buckle Up: No Excuses!” month in order to help bring public awareness to the latest seat belt enforcement and education campaign that is taking place across this state. Law enforcement agencies in Louisiana will work overtime in an effort to increase seat belt use among the state’s motorists. This campaign is being financed through grants provided by the Louisiana Highway Safety Commission (LHSC) from the U.S. Department of Transportation’s National Highway Transportation Safety Administration.



At a press conference held recently at the Capitol, Colonel James Champagne, executive director of the LHSC, said that the Commission and law enforcement agencies are committed to bringing Louisiana’s seat belt use closer in line with the national average. In 2003, Louisiana motorists used their seat belts 73.8 percent compared to the national average of 79 percent. Studies of Louisiana highway crashes show that **eight lives a year can be saved, and 400 less injuries per year, for every 1 % increase in seat belt use.**

According to Insurance Commissioner Robert Wooley, the use of seat belts can also lead to lower insurance rates. “It is estimated that we pay \$14.3 billion a year nationally for injuries and related costs for people who don’t wear their seat belts, and that in-patient hospital care for a crash survivor not wearing their seat belt costs 50 percent more than for one who was buckled,” said Wooley. “Wearing your seat belt is an easy way to prevent injuries, and an easy way to cut down on the cost of medical care in the event of a crash, which contributes to an increase in our auto insurance premiums.”

During a similar enforcement campaign last year, 11,164 tickets were issued for seat belt and child safety seat violations. In a 2003 survey of eight regions, the following seat belt usage rates were:

Alexandria - 78 percent	Houma - 77 percent
Lake Charles - 77 percent	Shreveport - 76 percent
Monroe - 75 percent	New Orleans - 75 percent
Baton Rouge - 71 percent	Lafayette - 69 percent ¹

Many dedicated law enforcement agencies are doing their part to promote and enforce seat belt and child safety seat compliance to save lives and reduce injury. Please do your part:

“Buckle Up: No Excuses!”

Source 1: Dept. of Public Safety, LHSC.

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- ◆ *The Monthly Report* is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N. 3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70804-9214 225-342-7187 (PH) 225-342-6057 (FX)

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- LA Property & Casualty Insurance Commission Staff**

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- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001 Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

This public document is published at a total cost of \$349.58. 292 copies of this public document were published in this first printing at a cost of \$12.50. The total cost of all printings of this document including reprints is \$349.58. This document was published by the Department of Insurance, P.O. Box 94214, Baton Rouge, LA 70804-9214, to provide information and analysis of property and casualty insurance under special exception by the Division of Administration. This material was printed in accordance with standards for printing by State Agencies established pursuant to R.S. 43:31.

Hurricane Preparedness Week

May 16-22, 2004

The Atlantic hurricane season is less than a month away, running from June 1st through November 30th. From all indications, the 2004 Atlantic hurricane season will be an active one. Dr. Willliam Gray, of the Department of Atmospheric Sciences at Colorado State University, predicts 14 storms to reach at least tropical storm status and be named, with eight becoming hurricanes and three of these major hurricanes, with top winds of at least 111 mph.

It is always a good idea to review and discuss hurricane disaster preventives with your family in order to protect yourself, your family and your property.

Now is the time to also review your insurance policies and make sure you have the proper coverage in the event of a disaster. Insurance Commissioner Robert Wooley reminds Louisiana residents that the typical homeowners policy does not cover flood damage and residents should consider purchasing a separate flood insurance policy. “It is a very good idea to inventory your belongings and photograph or video your valuables,” suggests Commissioner Wooley.

This is a familiar list to most Louisiana residents, but an important list to review.

Family Disaster Plan:

1. Discuss the type of hazards that could affect your family (storm surge, flooding, etc.)
2. Locate a safe room or the safest areas in your home.
3. Determine escape routes from your home and places to meet.
4. Have an out-of-state friend as a family contact, so all family members have a single point of contact.
5. Make a plan now for what to do with your pets if you need to evacuate.
6. Post emergency telephone numbers and make sure your children know how and when to call 911.
7. Stock non-perishable emergency supplies.
8. Use a NOAA weather radio. Remember to replace its battery every 6 months.

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Louisiana Property and Casualty Insurance Commission Members		
Commissioner Robert Wooley		
Jeff Albright		
Col. Jim Champagne	Representative Shirley Bowler	Tom O’Neal
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H. “Marc” Carter	Kay Hodges	Nicholas Gachassin
Senator James David Cain		Richard Clements
		Chad Brown
		Senator John Hainkel

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9. Take a First Aid, CPR, and disaster preparedness class.
10. Don’t forget to fill-up your vehicle with gas.¹

Much of the safety preparedness and information deals with before a storm hits, but there are also many problems and hazards to deal with during the aftermath of a storm. Here is a short list of post-disaster safety tips which should help with some of the problems.

Power Outages:

1. Never run your portable generator in your house or garage. It needs ventilation to prevent carbon monoxide poisoning.
2. Use appropriate outdoor rated extension cords for power from the generator back to the home.
3. Try to use flashlights or lanterns instead of candles for lighting.
4. Keep a fire extinguisher handy if you have to use candles, or when cooking with grills or camp stoves.

Electrical Appliances:

1. To avoid electrical shock, never plug in a wet or damaged appliance.
2. Have your damaged appliance checked before using again.

Fallen Branches or Trees:

1. When using power tools, make sure you read and follow the manufacturer’s directions.
2. Use the right tool for the job. Example: don’t use a circular saw to cut tree limbs.
3. Always wear safety glasses or helmets with face shields when using a chainsaw. Protective headgear helps eliminate the injuries caused by kickbacks when cutting limbs in front of or over you. Keep clothing, hands and feet away from the blade at all times.
4. Sharp blades prevent kickbacks. Always replace old or damaged blades.²

Source 1: www.nhc.noaa

Source 2: www.ncdoi.com